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Docket No. 40655.3600

74. The method of claim 72, wherein said step of providing loyalty points includes selling loyalty points to said third party and receiving payment for said loyalty points from said third party through at least one of transaction card payment, automatic clearinghouse, electronic funds transfer, direct deposit, invoice and checks.

75. The method of claim 72, wherein said step of maintaining a database of accounts includes tracking said balance of loyalty points associated with said third party in said account wherein said tracking includes at least one of notifying said third party regarding the balance remaining in said account, establishing rules for adjusting the balance in said account, automatically adjusting said account upon the balance in said account reaching a predetermined amount and replacing deducted loyalty points.

76. The method of claim 72, further including facilitating a loyalty program on a network-wide level such that said third party includes more than one retailer and at least one manufacturer.

77. The method of claim 72, wherein said step of receiving, from said third party, criteria includes receiving criteria related to at least one of authority to use system administrator criteria, points-for-dollars ratios, defined quantity of points per item, and defined quantity of points per transaction.

REMARKS

Claims 1-67 are currently pending in the above-referenced patent application. Prior to examining the above-referenced patent application, Applicant requests the Examiner to enter new claims 68-77. No new matter is added by these new claims. The claims are fully supported in the specification at, for example, page 10, lines 18-20; page 13, line 29 - page 14, line 7; page 15, line 29 - page 16, line 16; page 24, lines 15-22; and, page 29, line 3 - page 30, line 21.

Applicant respectfully requests entry of the foregoing amendments before examination of the aforementioned patent application. No new matter is added by entry of these amendments. Applicant's attorney would welcome a phone call at the telephone number listed below to discuss the compliance with 37 CFR 1.121, the claim set or the patent application if it would help advance prosecution of this case.

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Attached hereto is a marked-up version of the changes made to the claims by the current amendment. The attached pages are captioned **"VERSION WITH MARKINGS TO SHOW CHANGES MADE"**.

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

New claims 68-77 have been added as follows:

68. (NEW) A method for facilitating an analysis of purchase data, the method comprising the steps of:

receiving and processing a consumer ID and a retailer ID;

receiving and storing purchase data, wherein said purchase data includes product description data;

associating said consumer ID, said retailer ID and said product description data; and,

performing an analysis that is dependent upon the step of associating said consumer ID, said retailer ID and said product description data.

69. (NEW) The method of claim 68, wherein said associating step further includes matching substantially similar product description data.

70. (NEW) The method of claim 68, wherein said associating step further includes matching substantially similar product description data, wherein each of said product description data is associated with different said retailer IDs.

71. (NEW) The method of claim 68, wherein said purchase data further includes purchase price data and said associating step further includes matching substantially similar product description data, wherein each of said product description data is associated with different said retailer IDs, and determining a cost comparison between said product description data associated with different said retailer IDs.

72. (NEW) A method for facilitating a loyalty program having loyalty points, said method including:

providing loyalty points from a system administrator to a third party, wherein said third party is at least one of a retailer and a merchant;

maintaining a database of accounts, wherein each of said accounts include a balance of loyalty points associated with a third party;

receiving, from said third party, criteria for awarding said loyalty points to an account associated with a consumer ID;

receiving consumer ID and at least one of purchase data, manufacturer item identifier, retailer item identifier and product description data;

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calculating a first number of loyalty points based upon said criteria, consumer ID and at least one of purchase data, manufacturer item identifier, retailer item identifier and product description data;

deducting said first number of loyalty points from said account associated with said third party; and,

increasing said first number of loyalty points in said account associated with said consumer ID.

73. (NEW) The method of claim 72, wherein said step of providing loyalty points includes at least one of selling, donating and replacing deducted loyalty points.

74. (NEW) The method of claim 72, wherein said step of providing loyalty points includes selling loyalty points to said third party and receiving payment for said loyalty points from said third party through at least one of transaction card payment, automatic clearinghouse, electronic funds transfer, direct deposit, invoice and checks.

75. (NEW) The method of claim 72, wherein said step of maintaining a database of accounts includes tracking said balance of loyalty points associated with said third party in said account wherein said tracking includes at least one of notifying said third party regarding the balance remaining in said account, establishing rules for adjusting the balance in said account, automatically adjusting said account upon the balance in said account reaching a predetermined amount and replacing deducted loyalty points.

76. (NEW) The method of claim 72, further including facilitating a loyalty program on a network-wide level such that said third party includes more than one retailer and at least one manufacturer.

77. (NEW) The method of claim 72, wherein said step of receiving, from said third party, criteria includes receiving criteria related to at least one of authority to use system administrator criteria, points-for-dollars ratios, defined quantity of points per item, and defined quantity of points per transaction.